1-59.   (Canceled)

60.   (Previously Presented)   A computer-implemented biometric identification method, comprising:

receiving a biometric sample from an individual;

locating a set of currently stored registration biometric samples, wherein at least two of the currently stored registration biometric samples in the set are provided by two different registered individuals respectively;

comparing the received biometric sample with at least one currently stored registration biometric sample in the set of currently stored registration biometric samples to find a match;

transmitting a confirmation of the match;

identifying at least two accounts associated with the individual; and

transmitting information about the at least two accounts associated with the individual.

61.   (Previously Presented)   The identification method of claim 60, wherein the method further comprises receiving a personal identification code from the individual.

62.   (Previously Presented)   The identification method of claim 61, wherein locating a set of currently stored registration biometric samples includes locating the set of currently stored registration biometric samples associated with the personal identification code.

63.   (Previously Presented)   The identification method of claim 60, further comprising:

registering at least one new registration biometric sample from each of at least two different individuals during a registration step;

maintaining a list to designate a first subset of the registration biometric samples to be serviced by a first computer and a second subset of the registration biometric samples to be serviced by a second computer different from the first computer; and

storing the first and second subsets of the registration biometric samples on both the first computer and the second computer.

64. (Previously Presented) The identification method of claim 63, further comprising:

registering at least one personal identification code from each of the at least two different individuals during the registration step; and

locating the received biometric sample among one of the first subset of registration biometric samples serviced by the first computer and the second subset of registration biometric samples serviced by the second computer responsive to the at least one registered personal identification code.

65. (Previously Presented) The identification method of claim 64, wherein storing the at least one new registration biometric sample includes storing the at least one new registration biometric sample in one of the first subset of registered biometric samples serviced by the first computer and the second subset of registered biometric samples serviced by the second computer responsive to the at least one personal identification code group in the list.

66. (Previously Presented) The identification method of claim 60, wherein the identification method is conducted without the individual presenting any smartcards or magnetic swipe cards.

67. (Previously Presented) A computer-implemented biometric identification method, comprising:

receiving a biometric sample from an individual;

locating a currently stored set of registration biometric samples, wherein at least two of the registration biometric samples in the currently stored set are provided by two different registered individuals respectively;

comparing the received biometric sample with a subset of the currently stored set of registration biometric samples to produce an evaluation; and

transmitting the evaluation;

identifying at least two accounts associated with the individual; and

transmitting information about the at least two accounts associated with the individual.

68.   (Previously Presented)   The identification method of claim 67, further comprising receiving a personal identification code from the individual.

69.   (Previously Presented)   The identification method of claim 67, wherein each of the registration biometric samples in the currently stored set is associated with a personal identification code from the individual.

70.   (Previously Presented)   The identification method of claim 69 wherein:

the method further comprises receiving a personal identification code from the individual; and

comparing the received biometric sample includes comparing the received biometric sample with a subset of the currently stored set of registration biometric samples associated with the personal identification code to produce the evaluation.

71.   (Previously Presented)   The identification method of claim 70, further comprising receiving the personal identification code from the individual.

72.   (Previously Presented)   The identification method of claim 71, wherein locating a currently stored set of currently stored registration biometric samples includes locating the set of currently stored registration biometric samples associated with the personal identification code.

73.   (Previously Presented)   The identification method of claim 67, wherein the identification method is conducted without the individual presenting any smartcards or magnetic swipe cards.

74.   (Previously Presented)   The identification method of claim 67, further comprising receiving the personal identification code from the individual.

75.   (Previously Presented)   The identification method of claim 74, wherein locating a currently stored set of registration biometric samples includes locating the currently stored set of registration biometric samples associated with the personal identification code.

76.   (Previously Presented)   An identification computer system comprising:

storage means for storing a database of registration biometric samples, wherein at least two of the registration biometric samples in the set are provided by two different registered individuals respectively;

storage means for storing a database of accounts, each of the accounts associated with at least one individual;

an input unit configured to receive a biometric data from an individual and output data associated with the individual over a communication link, the output data including information about at least two accounts associated with the individual; and

a comparator component configured to compare the biometric data from the individual with at least one registration biometric sample in a subset of the registration biometric samples stored in the database to locate the data associated with the individual, the subset of the registration biometric samples including registration biometric samples from at least two individuals.

77.   (Previously Presented)   The identification computer system of claim 76, wherein the input unit is configured to receive a personal identification code from the individual.

78.   (Previously Presented)   The identification computer system of claim 77, wherein the comparator component is configured to compare the biometric data from the individual with a subset of the registration biometric samples associated with the personal identification code from the individual to determine the identity of the individual.

79.   (Previously Presented)   The identification computer system of claim 76, wherein the input unit is configured to receive a registration biometric sample for the individual and store the registration biometric sample in the database.

80. (Previously Presented) The identification computer system of claim 79, wherein the input unit is configured to receive with the registration biometric sample for the individual a registration personal identification code for the individual and to associate the registration biometric sample with the registration personal identification code in the database.

81. (Previously Presented) The identification computer system of claim 80, wherein the identification computer system is configured to receive the personal identification code from the individual over the communication link, and locate the set of registration biometric samples associated with the personal identification code.

82. (Previously Presented) The identification computer system of claim 76, wherein the identification system is designed to operate without the individual presenting any smartcards or magnetic swipe cards.

83-94. (Canceled)

95. (Previously Presented) Computer-readable media storing software to implement the method of:
    receiving a biometric sample from an individual;
    locating a set of currently stored registration biometric samples, wherein at least two of the registration biometric samples in the set are provided by two different registered individuals respectively;
    comparing the received biometric sample with at least one currently stored registration biometric sample in the set of currently stored registration biometric samples to find a match;
    transmitting a confirmation of the match;
    identifying at least two accounts associated with the individual; and
    transmitting information about the at least two accounts associated with the individual.

96. (Previously Presented) The computer-readable media of claim 95, wherein the method further comprises receiving a personal identification code from the individual.

97. (Previously Presented)	The computer-readable media of claim 96, wherein locating a set of currently stored registration biometric samples includes locating the set of currently stored registration biometric samples associated with the personal identification code.

98. (Previously Presented)	The computer-readable media of claim 95, further comprising:

receiving a new registration biometric sample for the individual during a registration step; and

storing the new registration biometric sample in the set of currently stored registration biometric samples.

99. (Previously Presented)	The computer-readable media of claim 98, further comprising receiving a personal identification code for the individual during the registration step.

100. (Previously Presented)	The computer-readable media of claim 99, wherein storing the new registration biometric sample includes storing the new registration biometric sample in the set of currently stored registration biometric samples associated with the personal identification code.

101. (Previously Presented)	The computer-readable media of claim 100, further comprising receiving the personal identification code from the individual.

102. (Previously Presented)	The computer-readable media of claim 101, wherein locating a set of currently stored registration biometric samples includes locating the set of currently stored registration biometric samples associated with the personal identification code.

103. (Previously Presented)	The computer-readable media of claim 95, wherein the identification method is conducted without the individual presenting any smartcards or magnetic swipe cards.

104-110.   (Canceled)

111.   (Previously Presented)   The identification method of claim 60, wherein comparing the received biometric sample with at least one of the currently stored registration biometric samples includes:

comparing the received biometric sample with a first of the currently stored registration biometric samples; and

if the received biometric sample does not match the first of the currently stored registration biometric samples, comparing the received biometric sample with others of the currently stored registration biometric samples until either a match is found or the received biometric sample has been compared with each of the currently stored registration biometric samples.

112.   (Previously Presented)   The identification method of claim 67, wherein comparing the received biometric sample with a subset of the currently stored set of registration biometric samples to produce an evaluation includes comparing the received biometric sample with at least two registration biometric samples in the subset of the currently stored set of registration biometric samples to produce an evaluation, the subset of the currently stored set of registration biometric samples including at least two registration biometric samples.

113.   (Previously Presented)   The identification system of claim 76, wherein the comparator is operative to compare the received biometric sample with a first of the currently stored registration biometric samples and, if the received biometric sample does not match the first of the currently stored registration biometric samples, compare the received biometric sample with others of the currently stored registration biometric samples until either a match is found or the received biometric sample has been compared with each of the currently stored registration biometric samples.

114.   (Previously Presented)   The computer-readable media of claim 95, wherein comparing the received biometric sample with at least one registration biometric sample in the set of currently stored registration biometric samples includes:

comparing the received biometric sample with a first of the currently stored registration biometric samples; and

if the received biometric sample does not match the first of the currently stored registration biometric samples, comparing the received biometric sample with others of the currently stored registration biometric samples until either a match is found or the received biometric sample has been compared with each of the currently stored registration biometric samples.